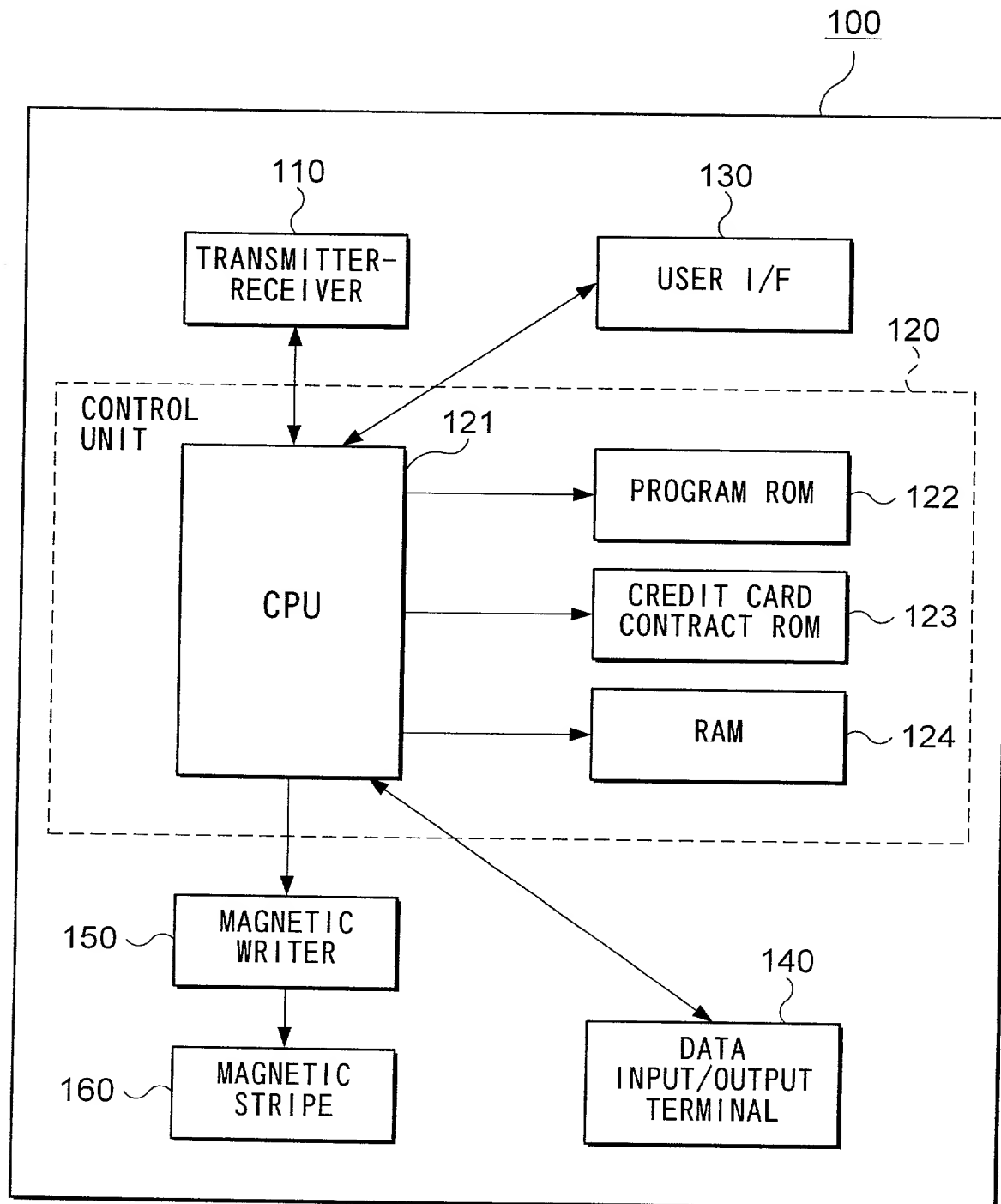


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FIG. 1



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FIG. 2

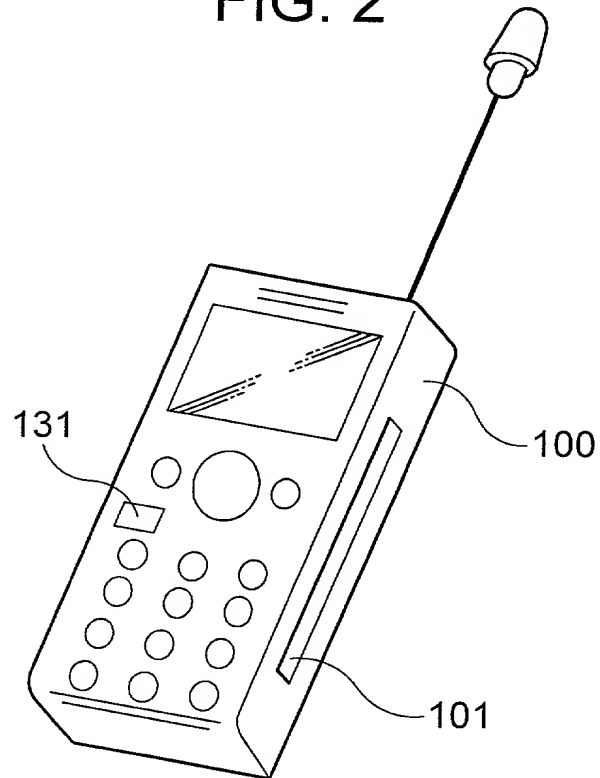


FIG. 3

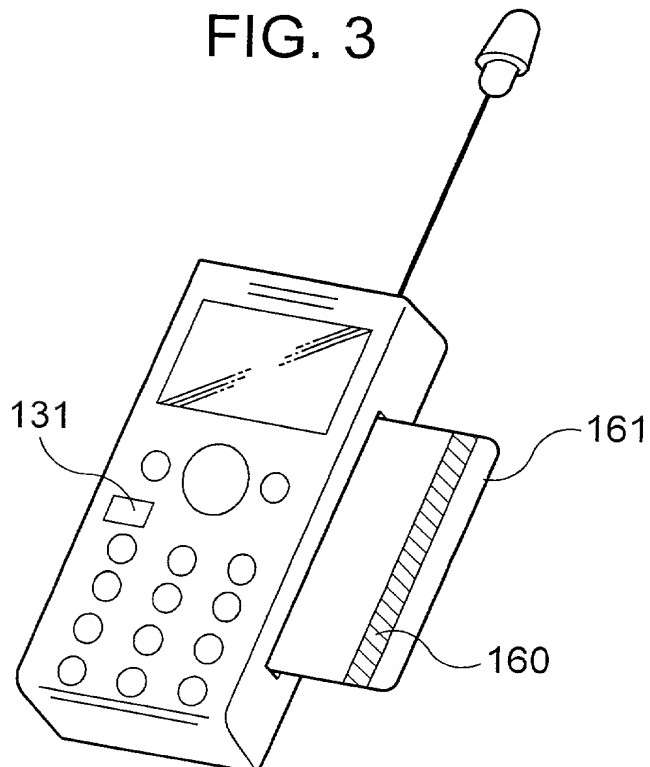


FIG. 4

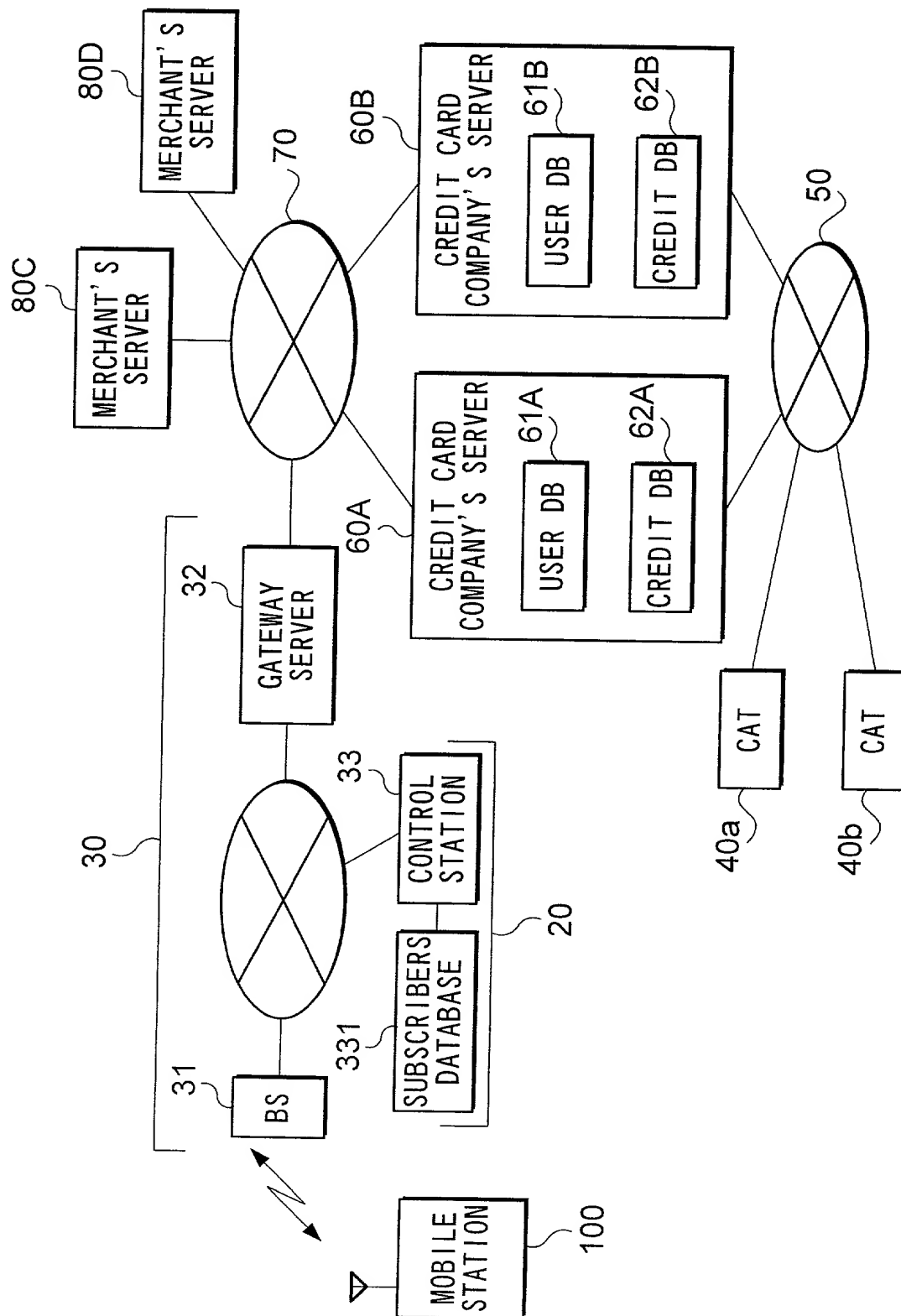


FIG. 5

[illegible]

FIG. 6

[illegible]

[illegible]

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FIG. 8

USER NAME A				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....
USER NAME B				
DATE OF TRANSACTION	MERCHANT	AMOUNT OF TRANSACTION	MONTH SETTLED	AMOUNT SETTLED
.....
.....
.....
.....
.....
.....
.....
.....

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FIG. 9

NAME	PHONE NUMBER	CARD NUMBER	EXPIRATION DATE
.....
.....
.....
.....
.....
.....
.....

09868477, 064604

FIG. 10

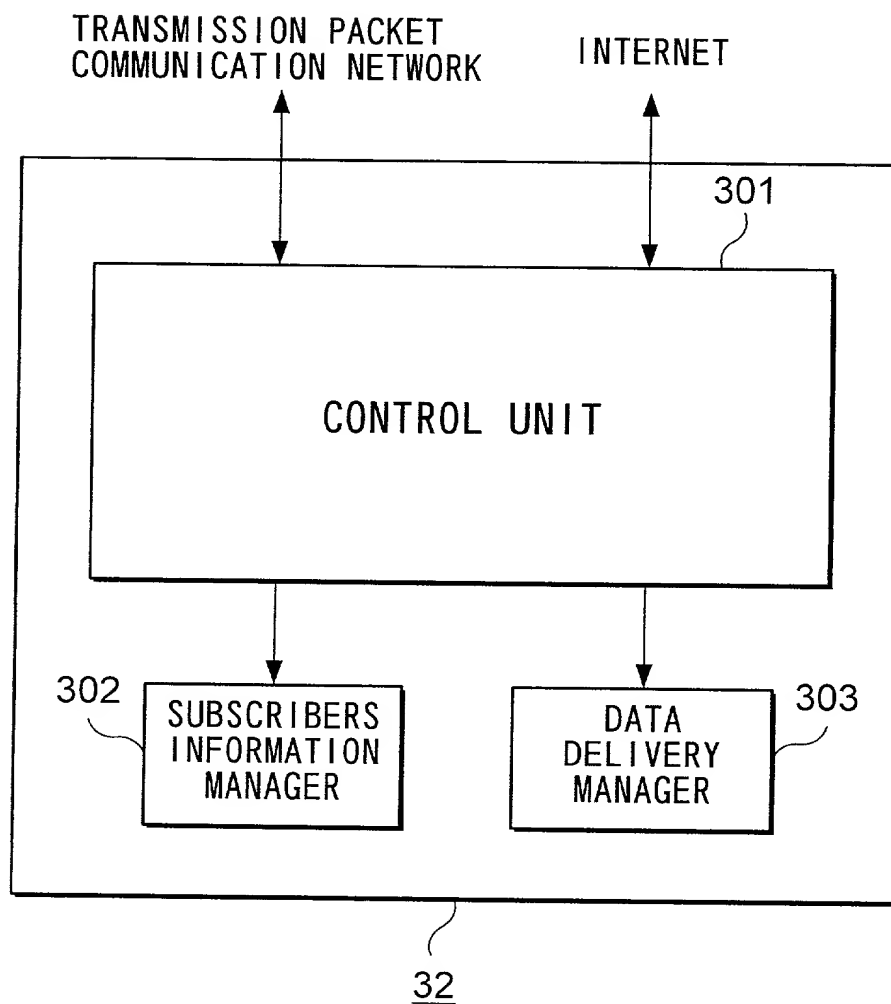
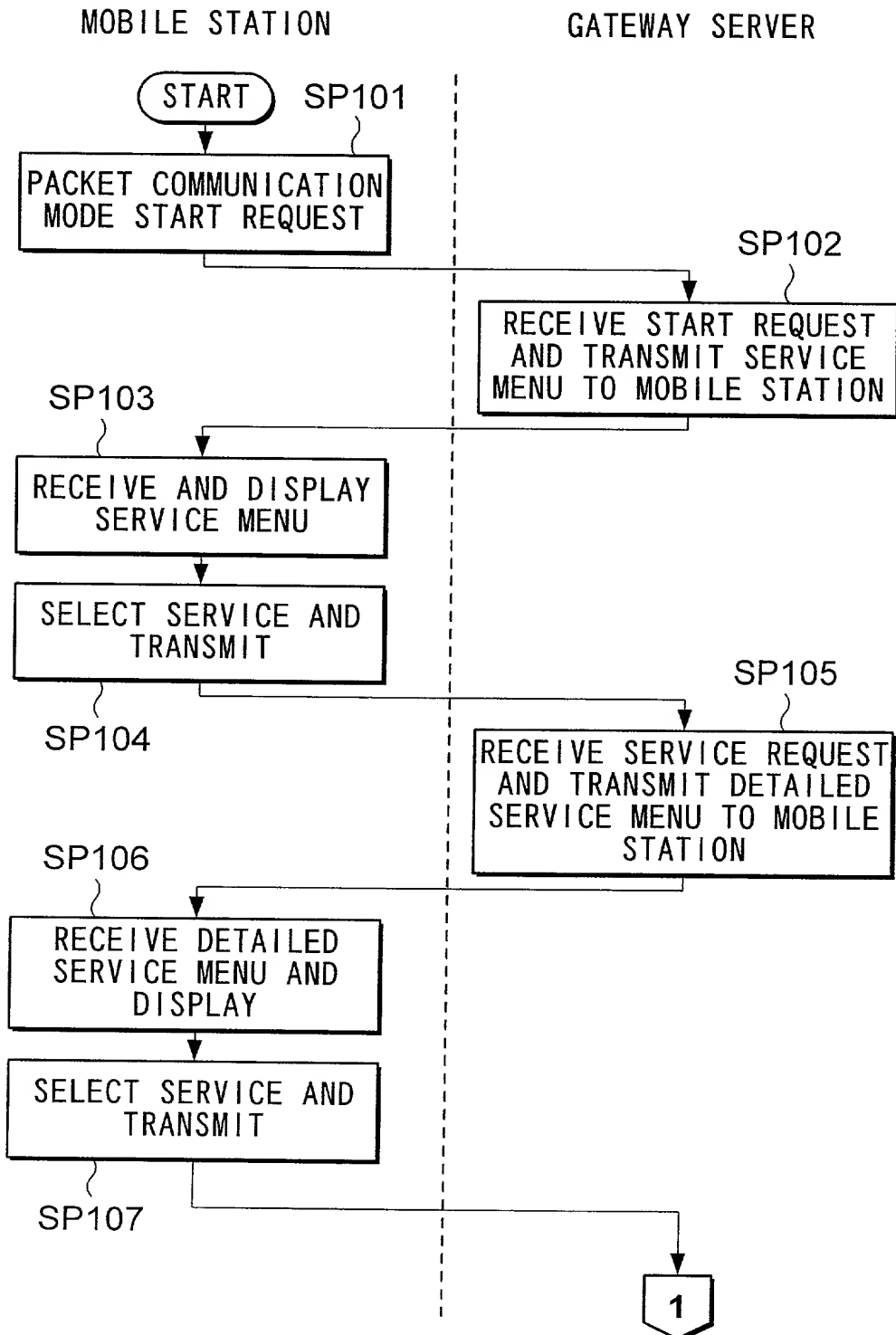


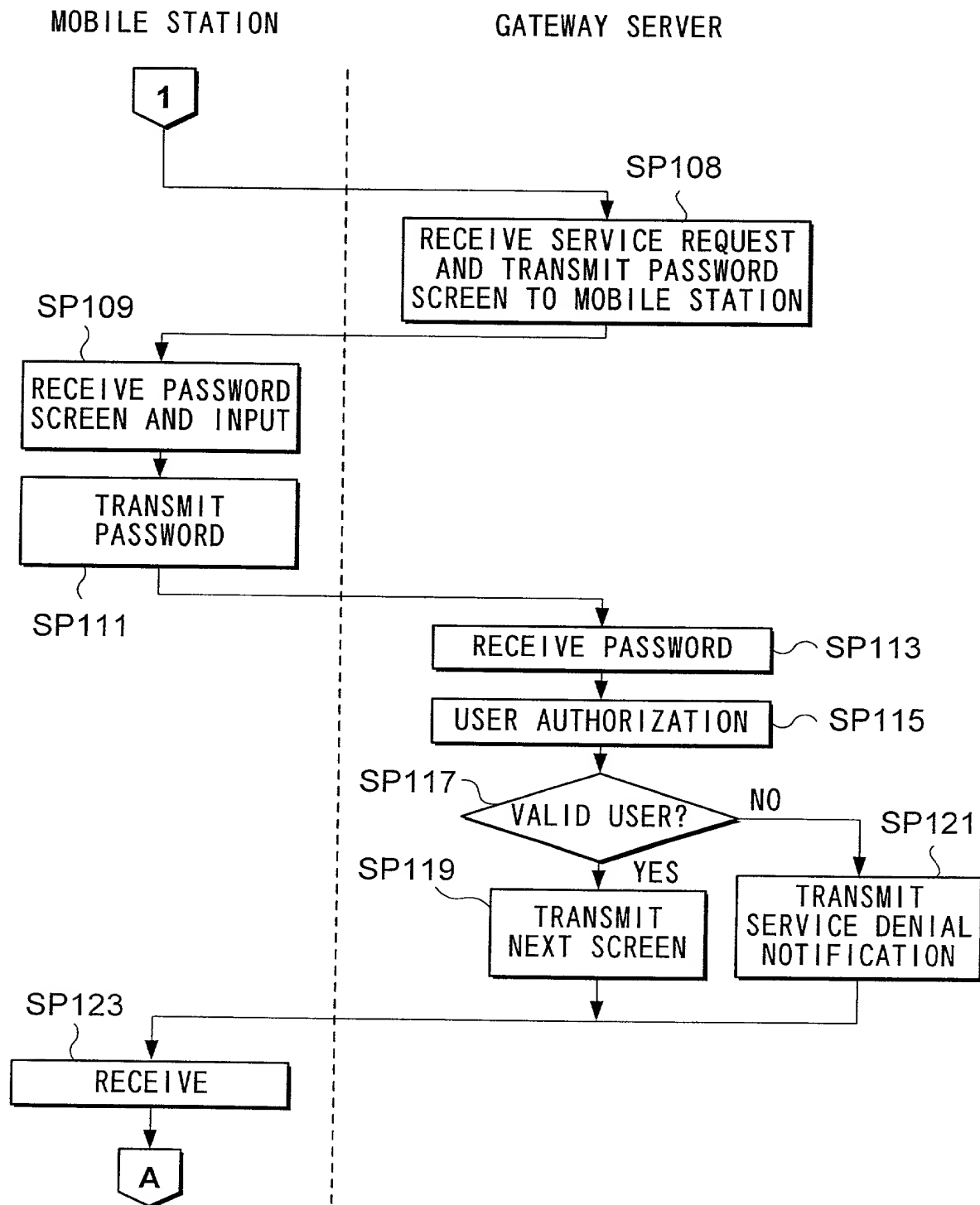
FIG. 11A



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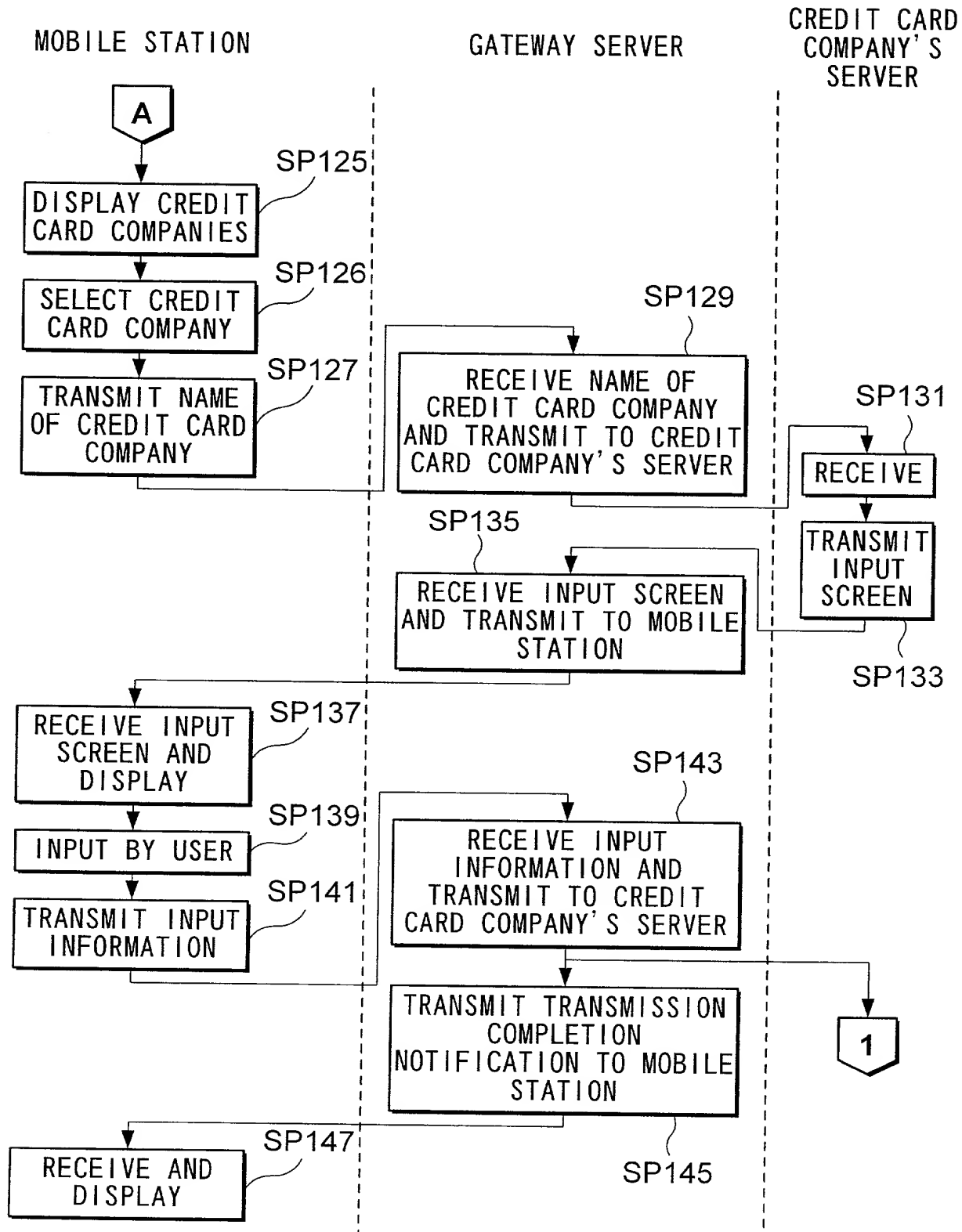
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FIG. 11B



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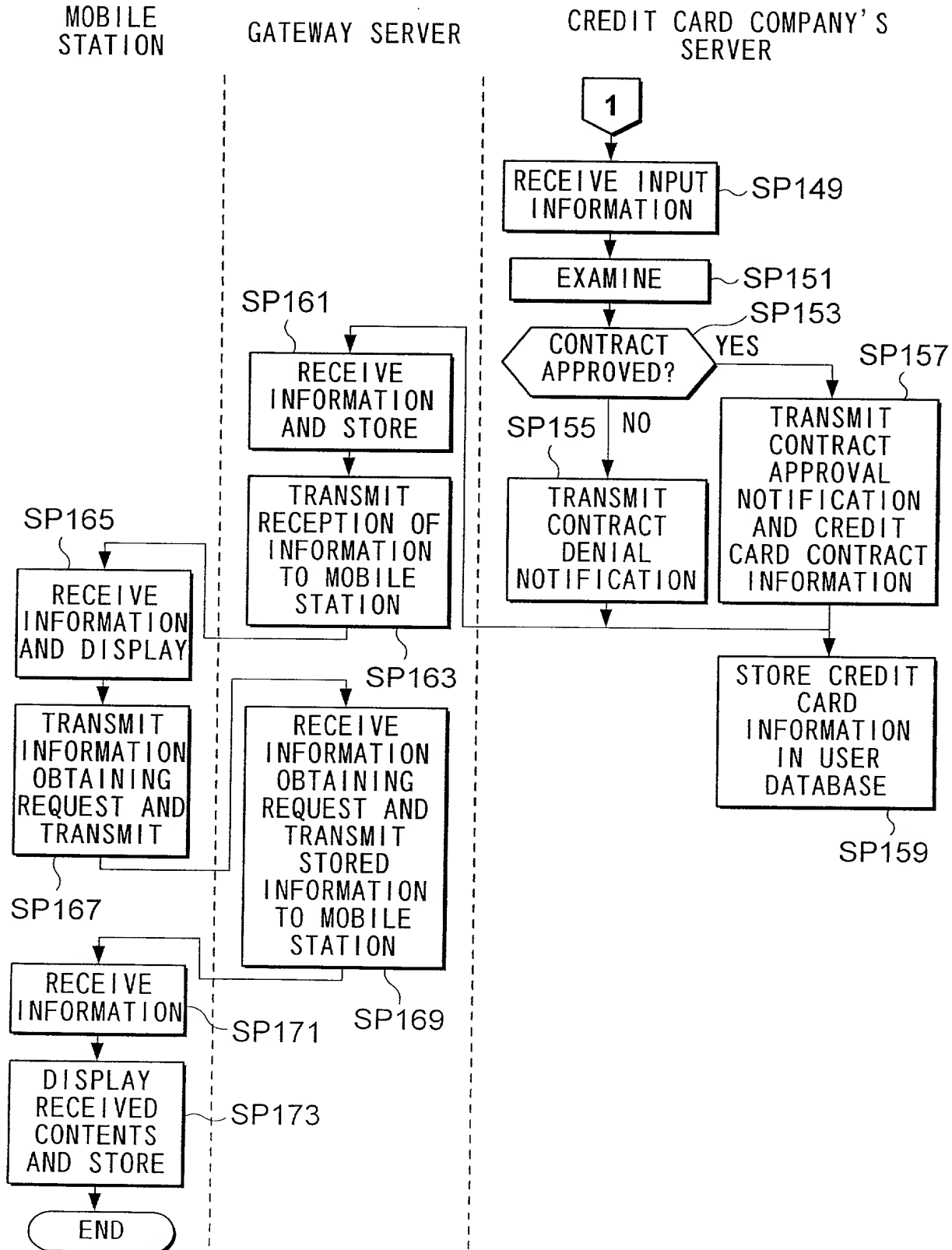
FIG. 12A



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FIG. 12B



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FIG. 13A

PLEASE SELECT A
SERVICE DESIRED

1. CREDIT
2. MOBILE BANKING
3. TRAVEL
- RESERVATION
4. ELECTRONIC MAIL

.....

FIG. 13B

1. CREDIT CONTRACT
2. CREDIT SHOPPING
3. CREDIT HISTORY
4. CREDIT RENEWAL
5. CREDIT CHANGE
6. CREDIT
CANCELLATION

FIG. 13C

PLEASE ENTER
THE PASSWORD

PASSWORD

FIG. 13D

PLEASE SELECT
A CREDIT CARD
COMPANY

1. COMPANY A
2. COMPANY B
3. COMPANY C

FIG. 13E

PLEASE ENTER

1. NAME
2. DATE OF BIRTH
3. ADDRESS

FIG. 13F

RECEIVED THE
APPLICATION.
THE RESULT WILL
BE NOTIFIED
LATER.

FIG. 13G



FIG. 13H

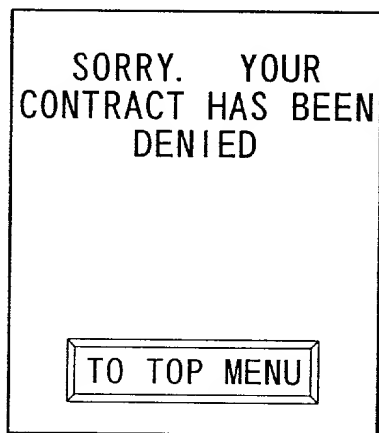


FIG. 13I

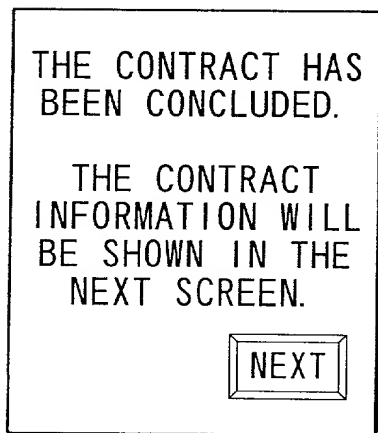
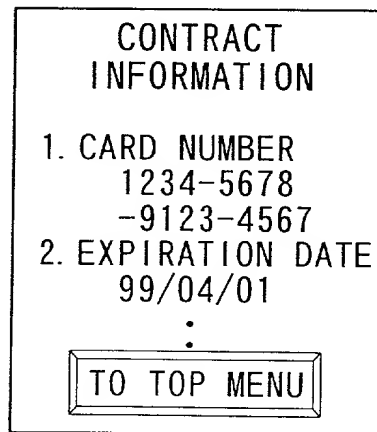


FIG. 13J



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FIG. 14A

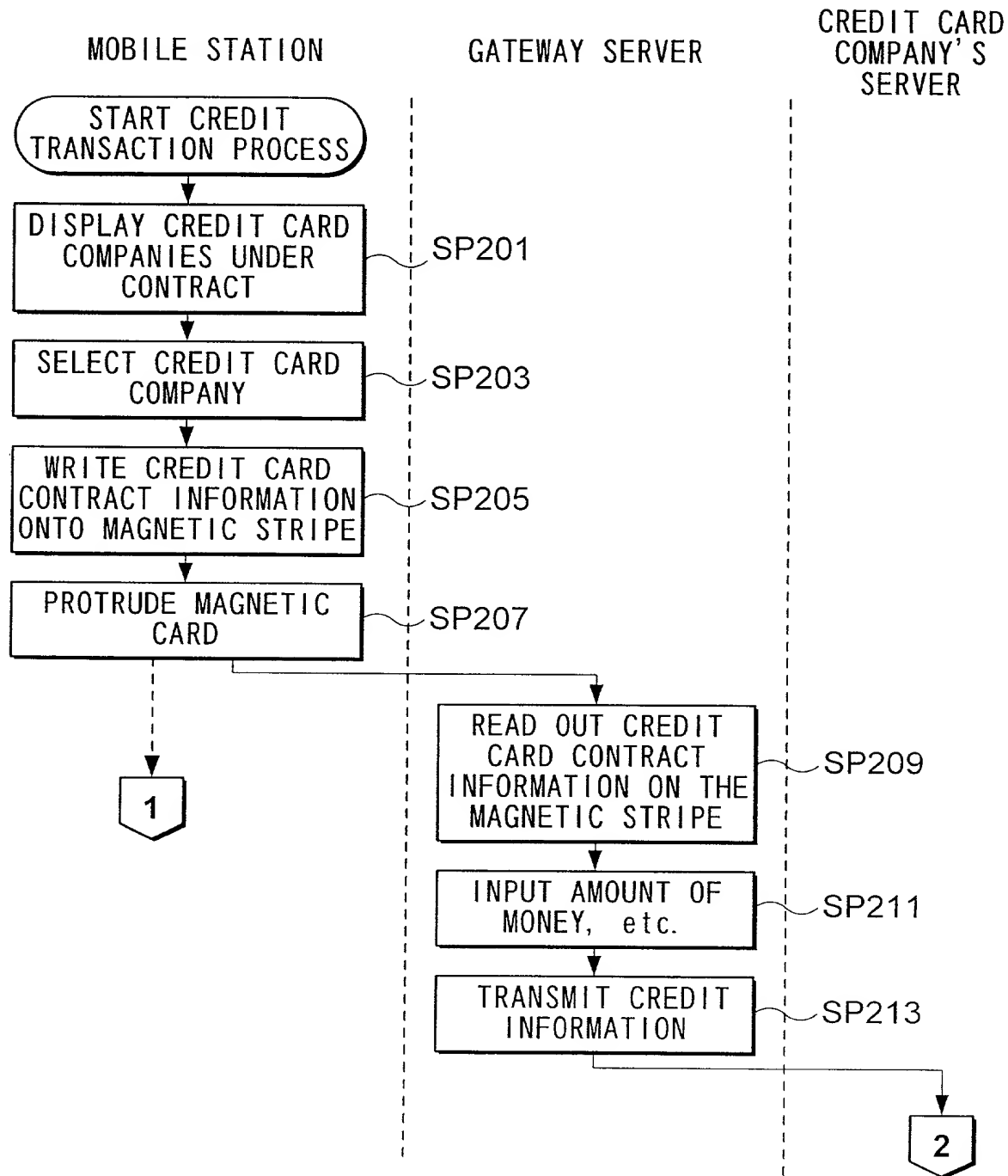
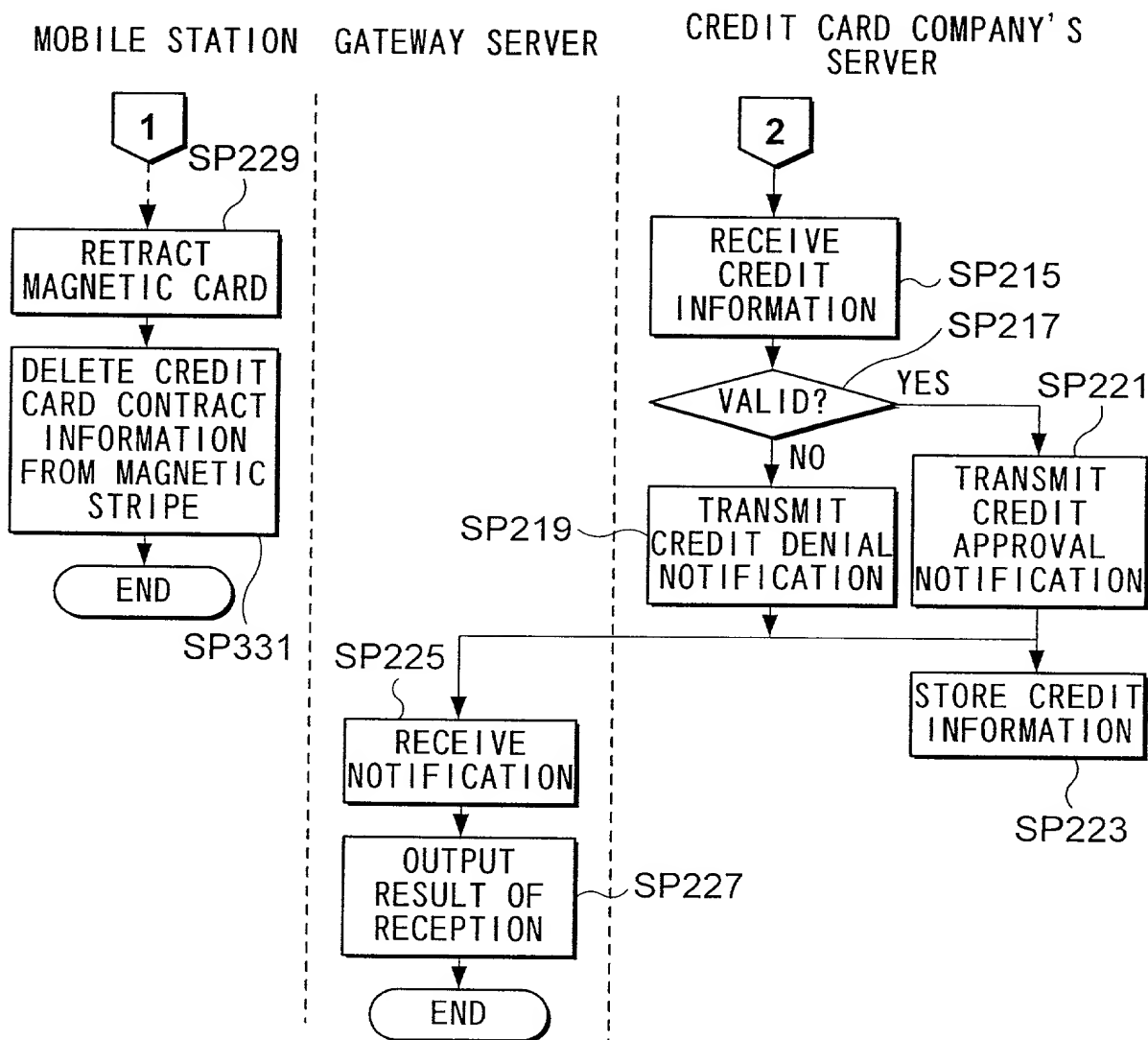


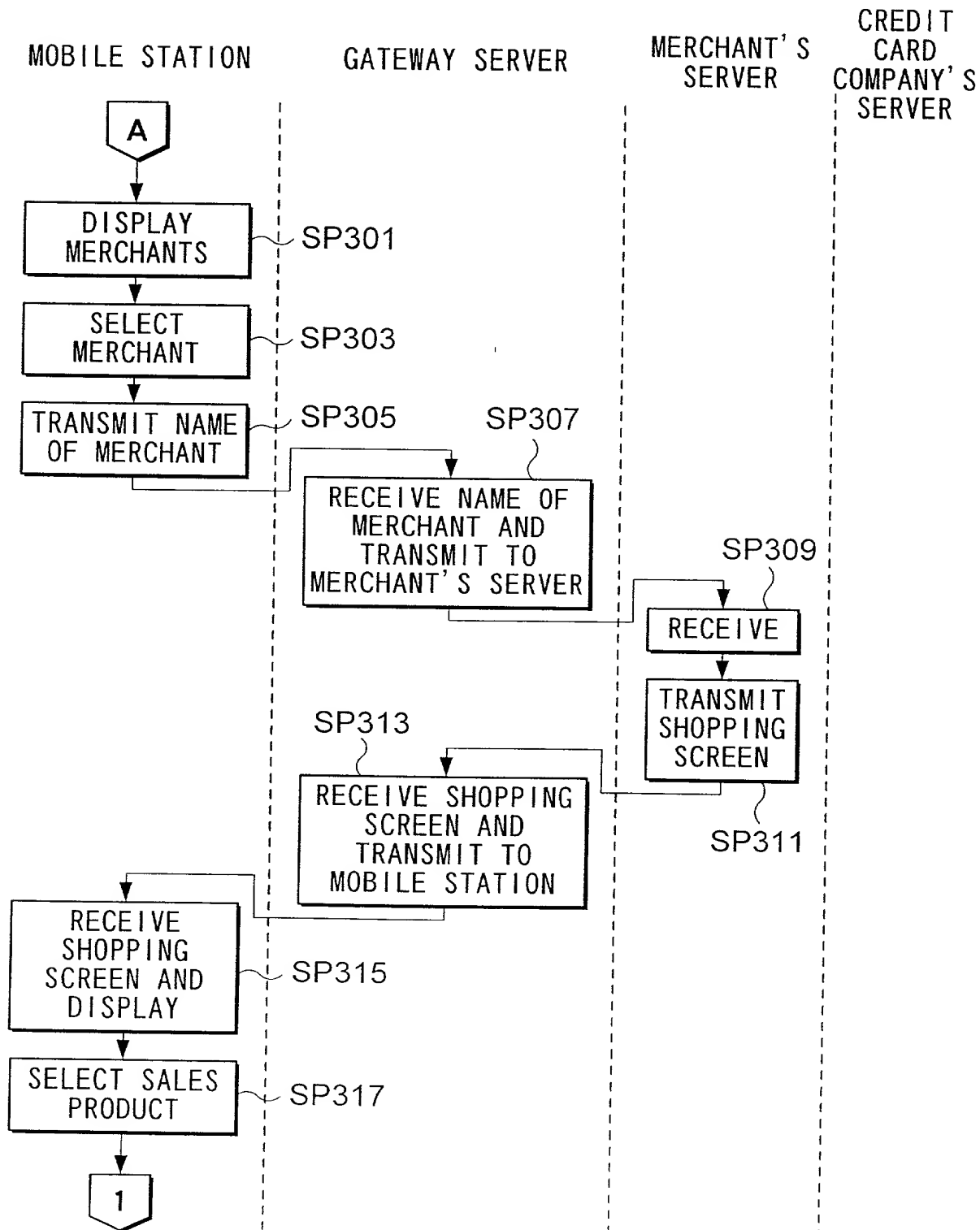
FIG. 14B



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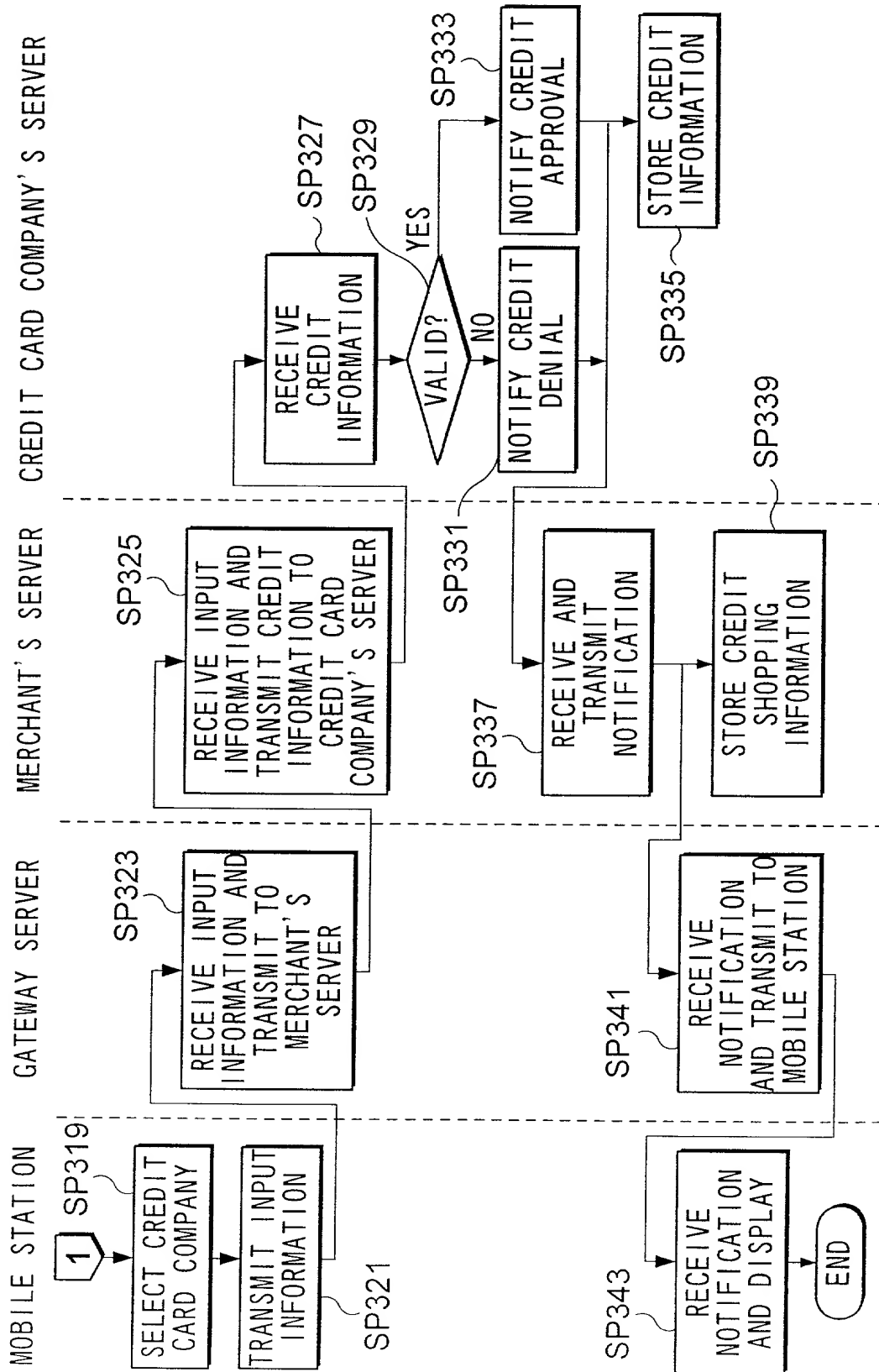
FIG. 15A



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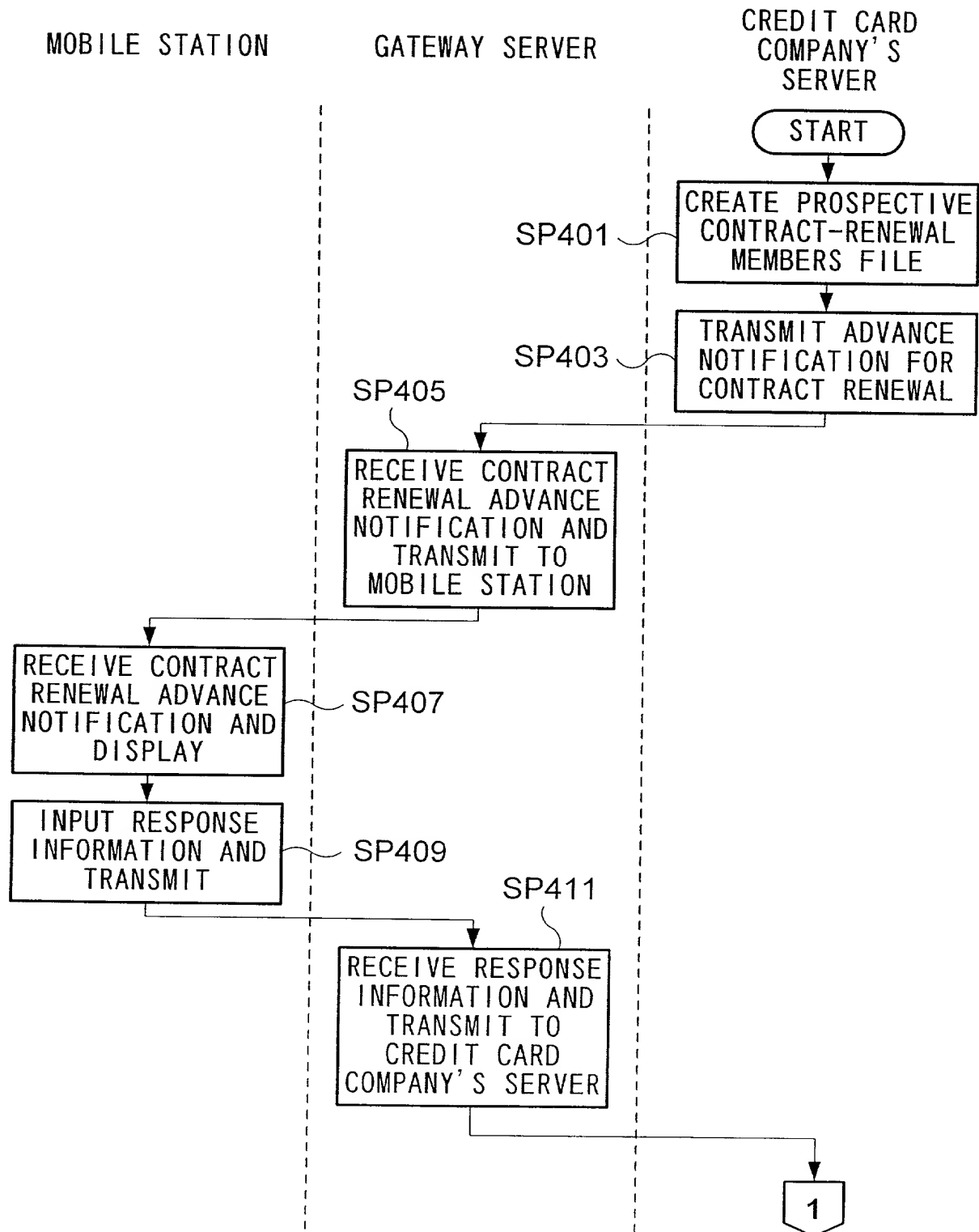
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FIG. 15B



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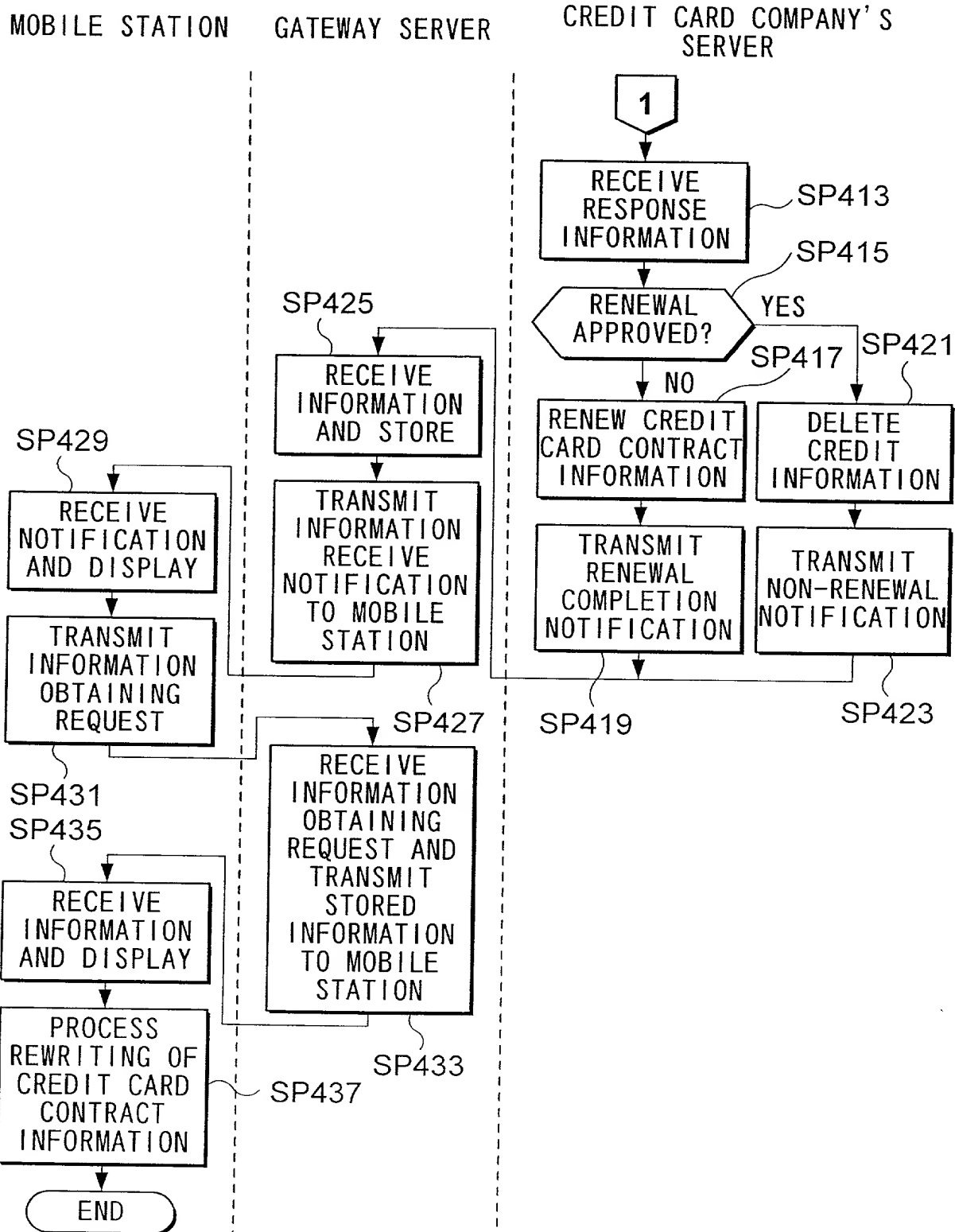
FIG. 16A



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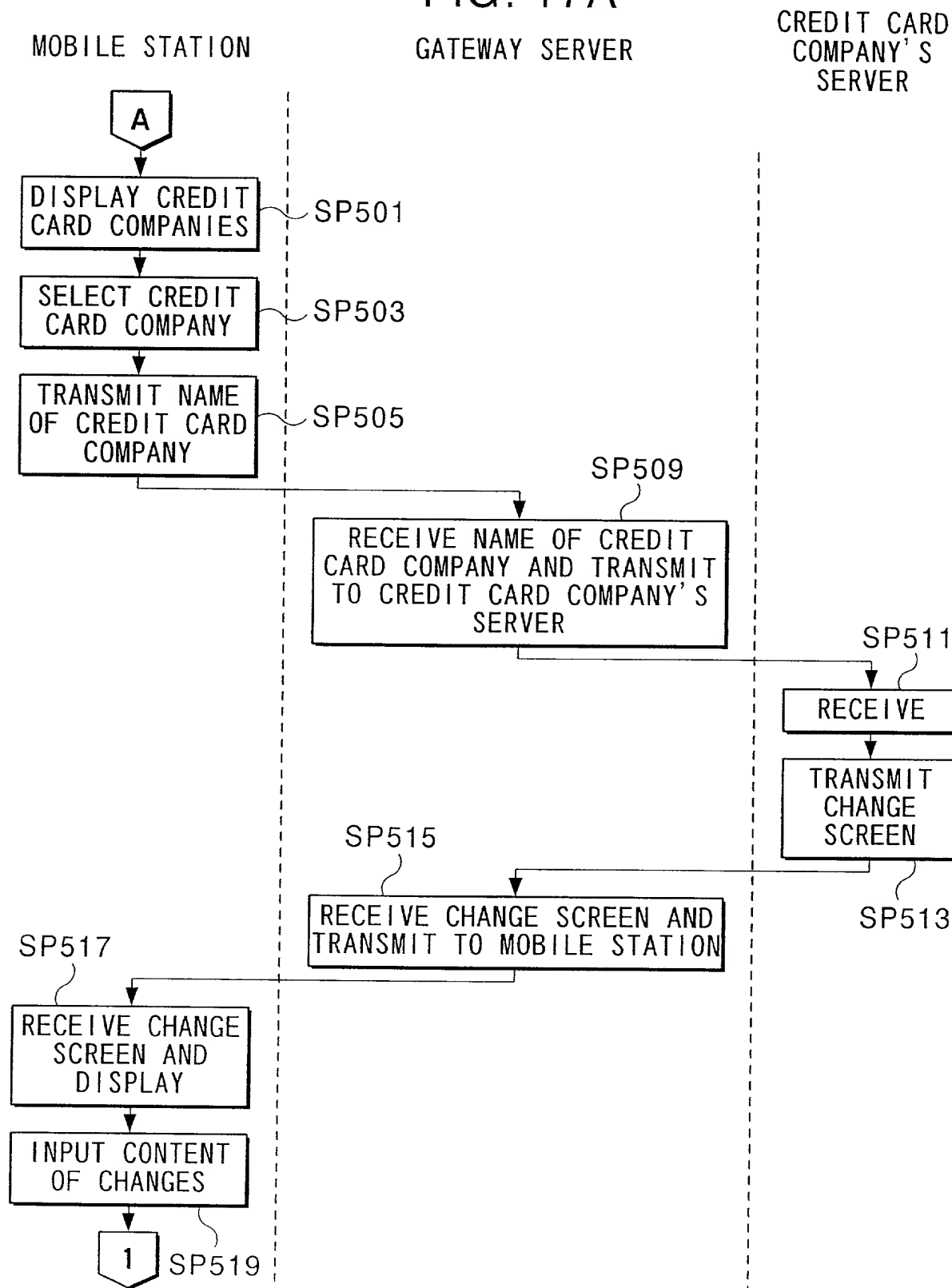
FIG. 16B



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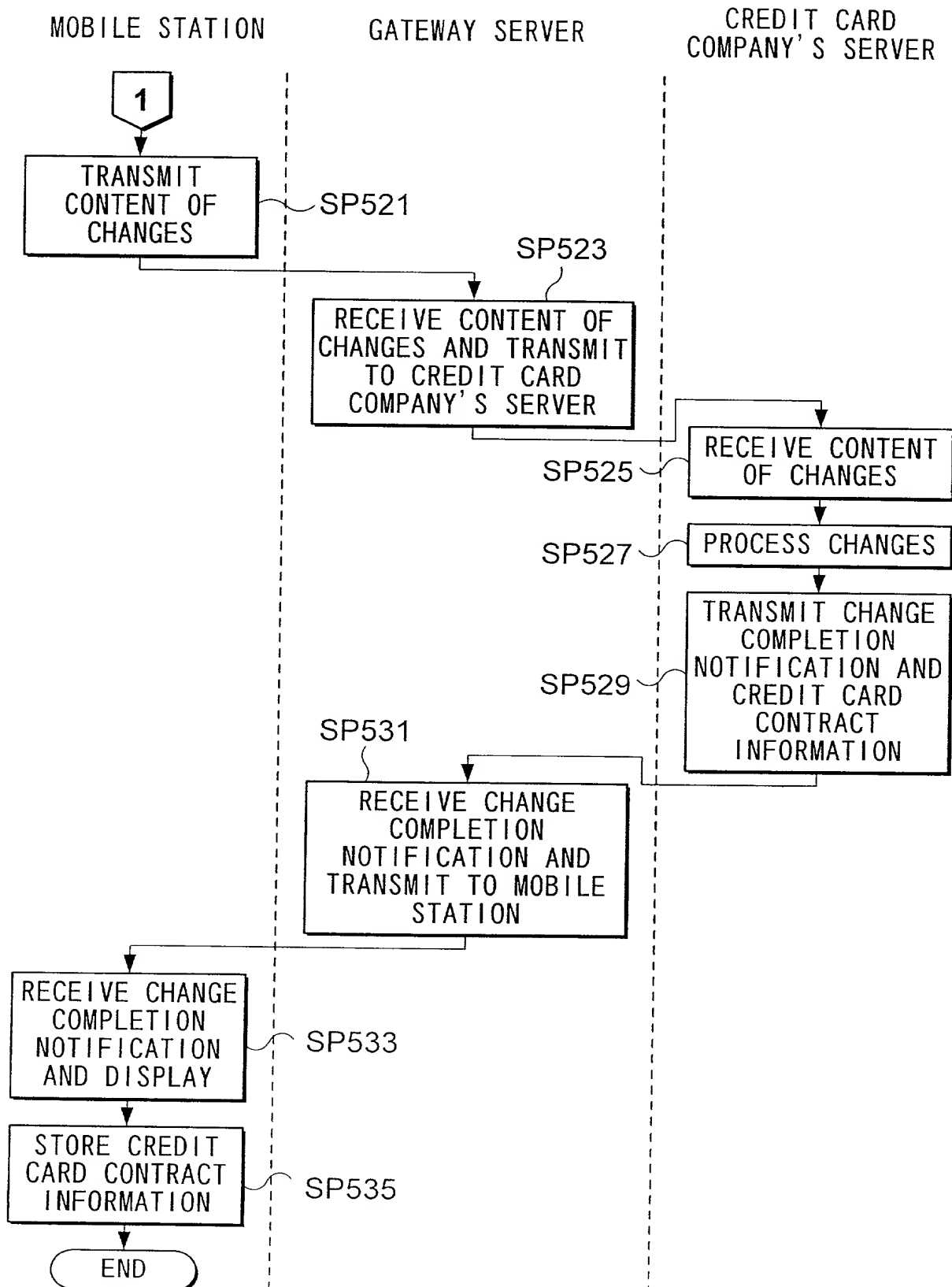
FIG. 17A



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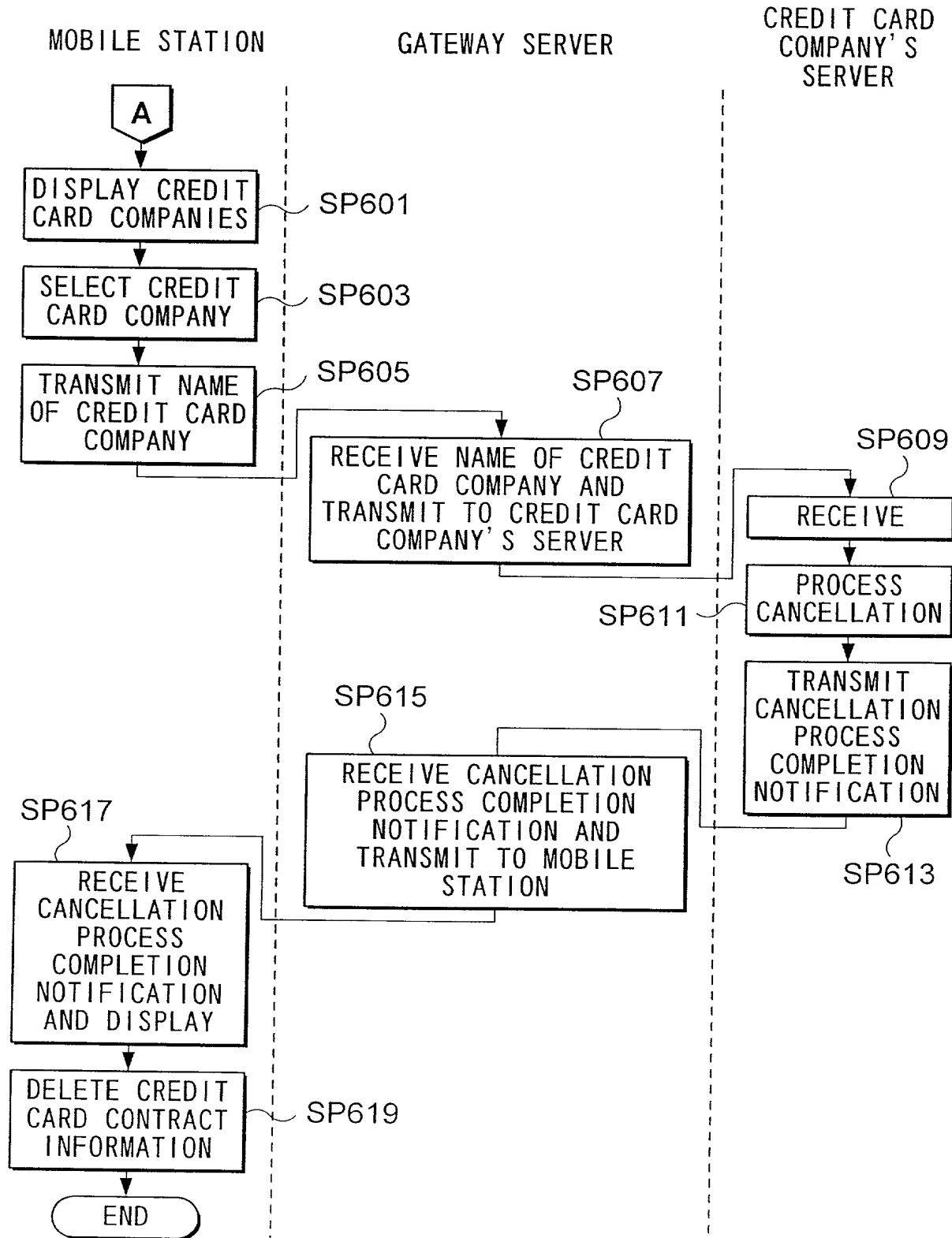
FIG. 17B



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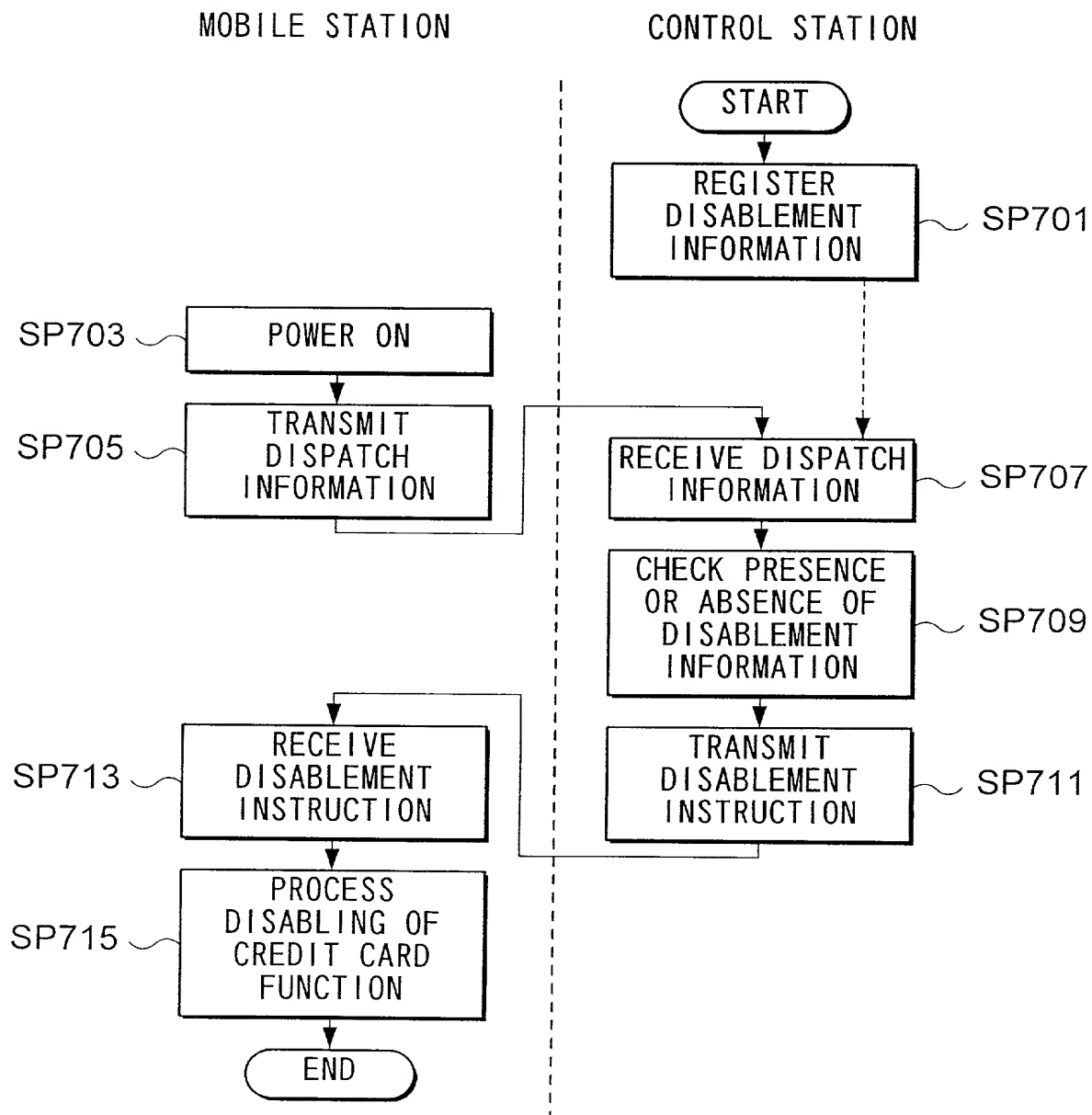
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FIG. 18



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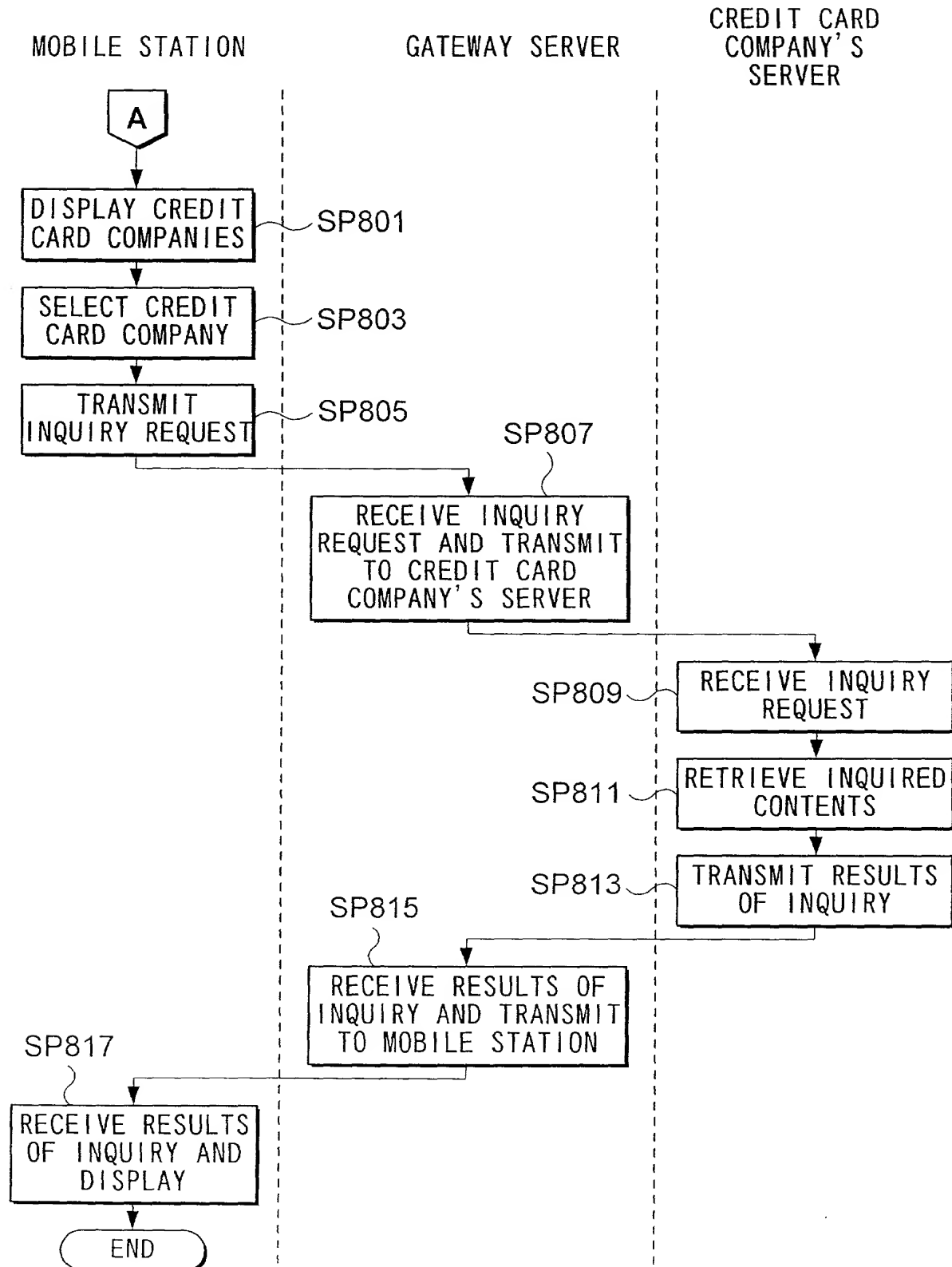
FIG. 19



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FIG. 20



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FIG. 21

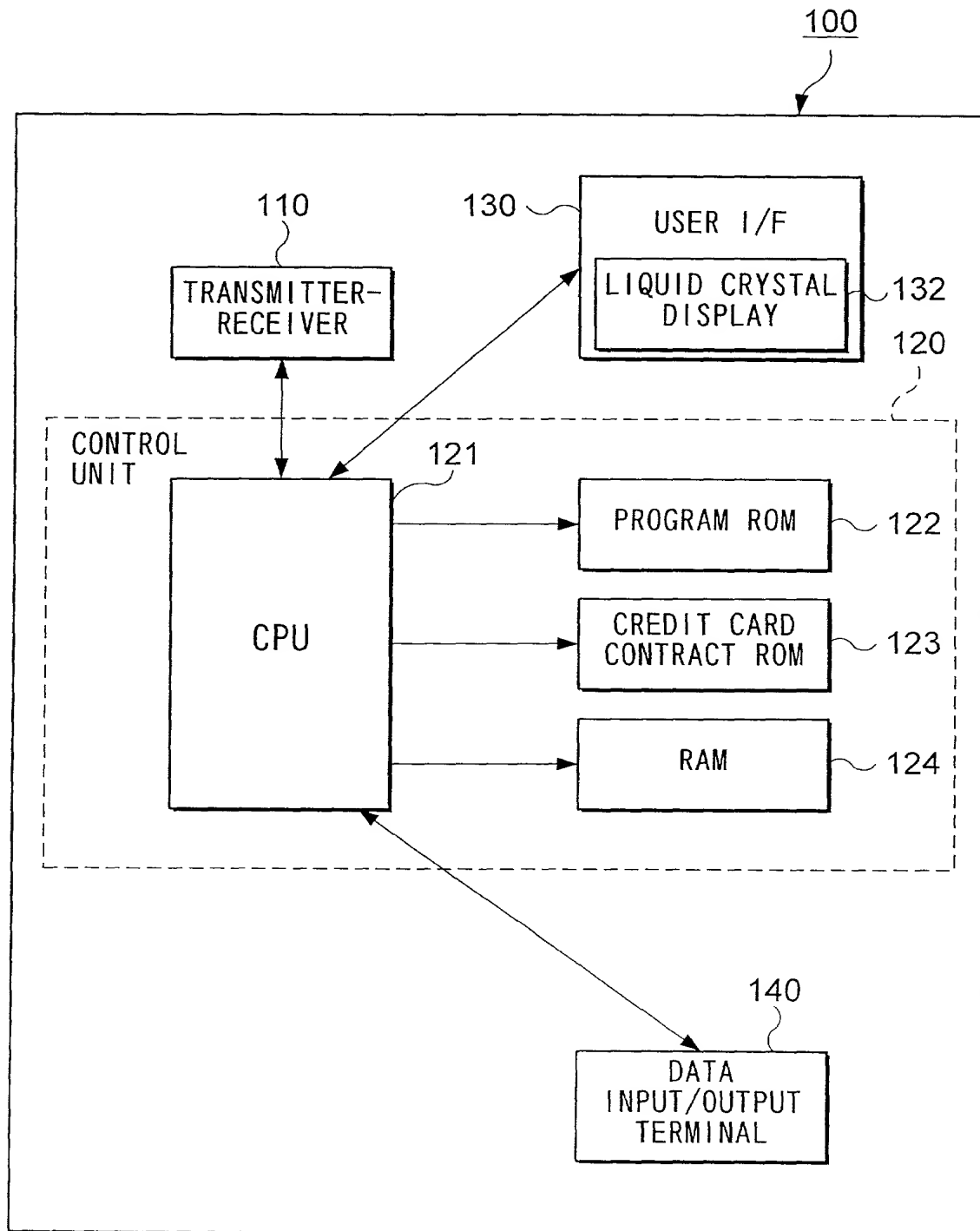


FIG. 22

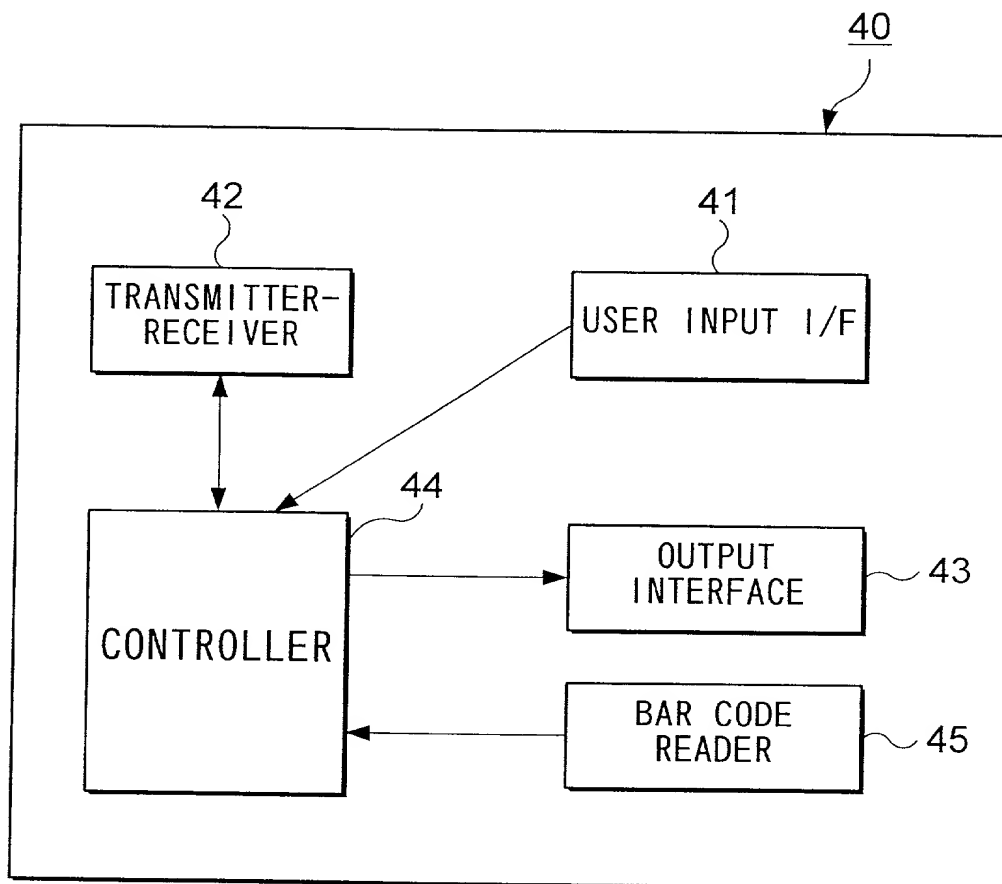
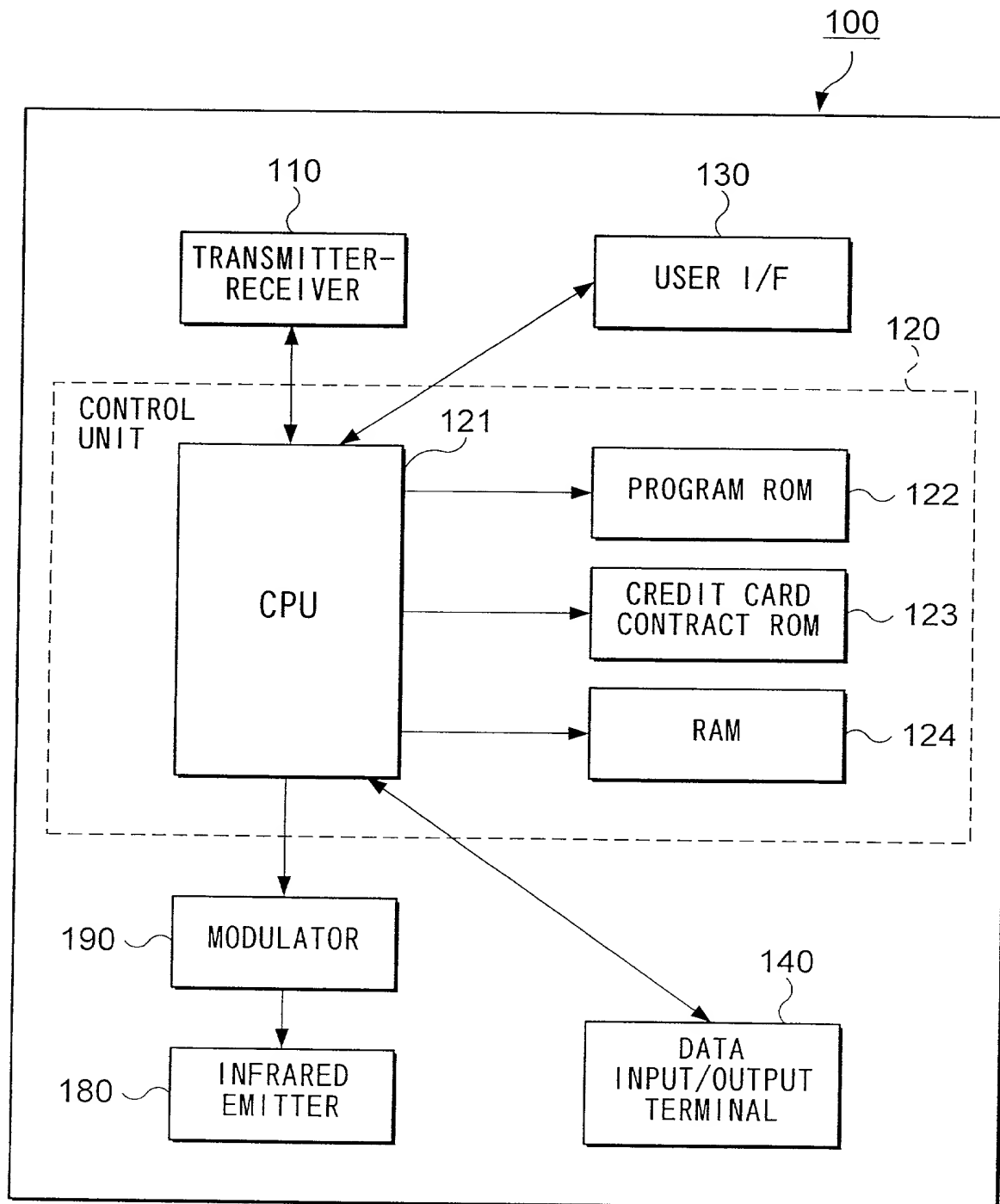
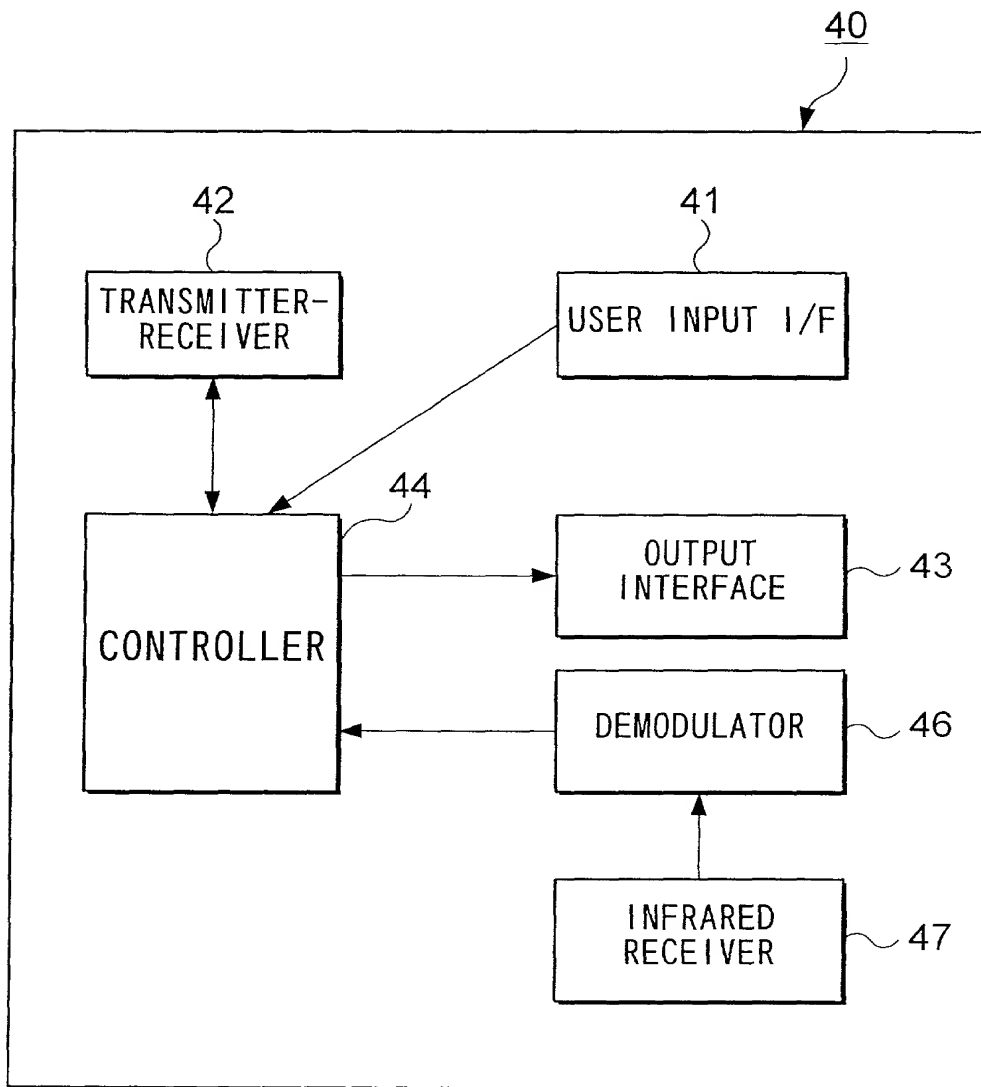


FIG. 23



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FIG. 24



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FIG. 25

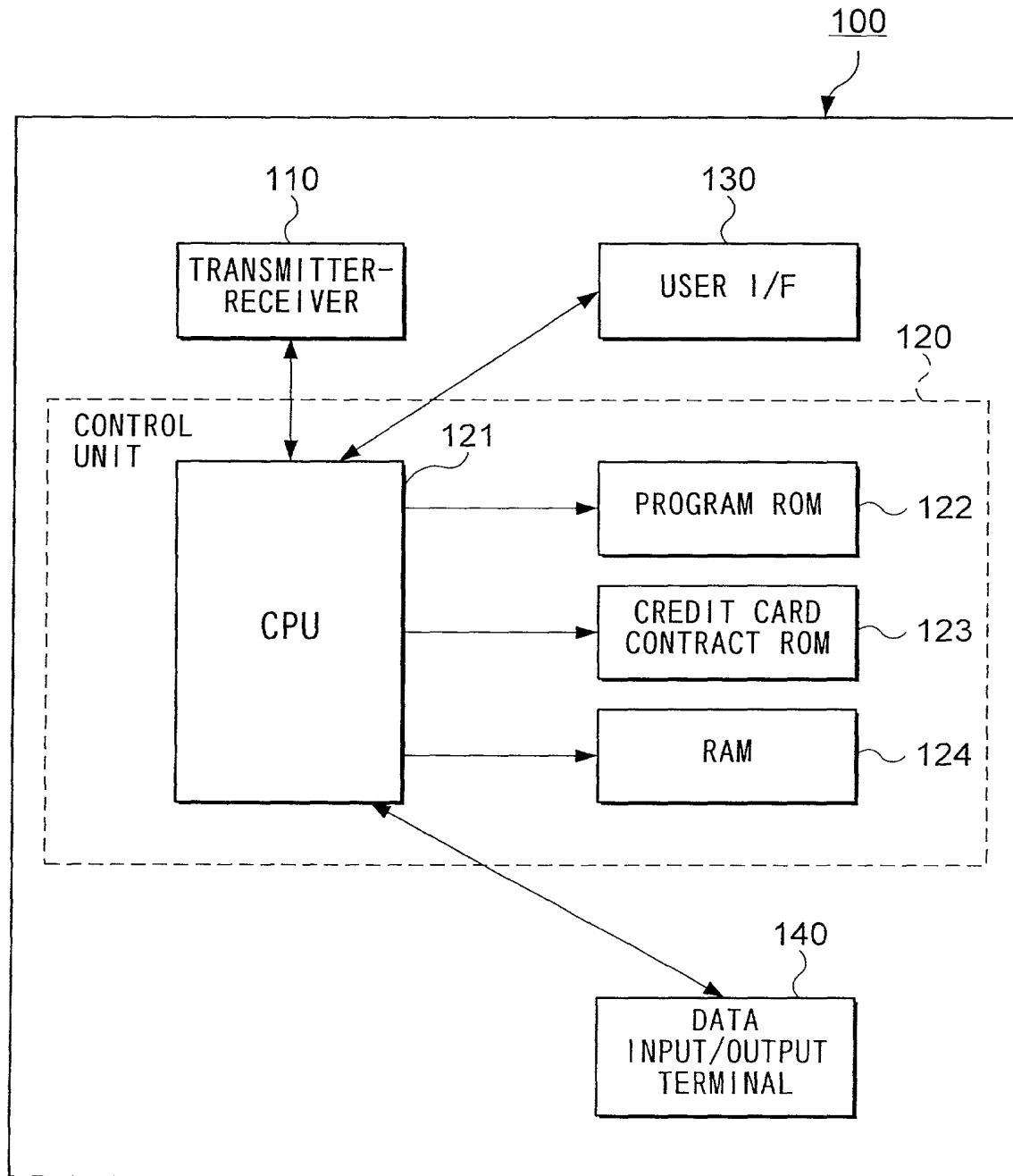


FIG. 26

